



DETERMINATION OF FINANCIAL LITERACY THROUGH FINANCIAL KNOWLEDGE AND FINANCIAL ATTITUDE TOWARDS THE FINANCIAL MANAGEMENT OF UMKM BUSINESSES IN PARI CITY VILLAGE, PANTAI CERMIN DISTRICT, SERDANG BEDAGAI REGENCY

Maya Macia Sari^{1*}, Pipit Buana Sari², Syahril Hasanuddin Pohan³
^{1,2,3} Management Department, Universitas Pembangunan Panca Budi – Indonesia

*Corresponding author: mayamacia@dosen.pancabudi.ac.id

| ARTICLE INFO | ABSTRACT |
|---|---|
| Date received : 21 Oct 2022 Revision date : 3 Nov 2022 Date received : 20 Nov 2022 | <i>This study aims to determine and analyze the influence of financial literacy through financial knowledge and financial attitude on the financial management of UMKM in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency. The benefits of this research for the community of UMKM actors are expected to increase scientific knowledge in the field of financial management, especially managing UMKM finances. This research is an associative study with a total sample of 30 UMKM actors. The type of data used in this study is primary data, namely by conducting interviews and questionnaires using the likert measurement scale. The data analysis technique of this study used multiple linear regression analysis with the SPSS version 25 program. The results of this study show that partially and simultaneously the variables of financial knowledge and financial attitude have a positive and significant effect on financial management. The percentage of influence of these variables is 70.9%.</i> |
| Keywords: <i>Financial Literacy, Financial Knowledge, Financial Attitude, Financial Management and UMKM</i> | |

INTRODUCTION

Micro, Small and Medium Enterprises (UMKM) are one of the activities that have a very important role in improving the Indonesian economy. The business group that has the largest number and has proven to be resistant to various shocks of the economic crisis. UMKM have a significant function to elevate community welfare and level income, so it is desirable that support from all parties for the development of UMKM is expected (Surhayani & Yahya, 2021). UMKM greatly contribute to the movement of the economy in Indonesia. 2022 is a transition period from pandemic to endemic. In the first quarter of 2022, Covid-19 conditions globally have shown significant improvement with the continued decline in the number of cases. Indonesia's economic performance in the first quarter of 2022 stood at 5.1%, strengthened by improving public purchasing power and stronger household consumption growth (DITJEN Treasury of the Ministry of Finance Supports Presidency #G20INDONESIA, 2022).

During the pandemic, Micro, Small, and Medium Enterprises (UMKM) are one of the sectors that have been affected quite a lot, one of which is as a result of the policy of limiting people's movements. In fact, based on BPS data, UMKM make a major contribution to the national economy. UMKM are an important pillar in creating people's economic independence to realize the welfare of the Indonesian people. It is hoped that all will continue to be able to synergize to create a comprehensive ecosystem between stakeholders from the Government, Distributors, Guarantors, Local Government, BPKP, OJK, and Bank Indonesia, to help UMKM survive and continue to grow. Treasury personnel can also participate in encouraging the empowerment of UMKM in the regions as part of the Ministry of Finance's commitment through DJPb to



increase regional economic growth (DITJEN Treasury of the Ministry of Finance Supports Presidency #G20INDONESIA, 2022).

Micro, Small and Medium Enterprises (UMKM) that have future progress, one of which is UMKM that have good financial management. Financial management or financial management is the planning, organizing, directing, and controlling of financial activities such as the procurement and utilization of business funds (Purba et al, 2021). The purpose of financial management is basically the realization of predetermined goals. So that knowledge for the structure of wealth, finance, and capital can be obtained from practice The financial management process is a very important activity carried out by UMKM actors (Astuty, 2019). Financial management is often considered as one of the neglected problems by UMKM business people, especially for the application of accounting principles and sound financial management (Pusporini, 2020). Financial management problems are considered as the main factor causing the failure of UMKM (Rumbianingrum & Wijayangka, 2018).

The importance of financial management, to find out how much the level of knowledge of UMKM on financial management can be measured by understanding financial literacy. With an understanding and ability to measure financial concepts and the ability to manage finances by carrying out responsibilities properly. Financial literacy skills also allow a person to make decisions about money and minimize the likelihood of financial loss. The higher a person's level of financial literacy, the more organized the business. Financial literacy can influence thinking about strategic decision making regarding business finances. Financial literacy can be measured through financial knowledge and financial attitude (Haekal, 2021). If the knowledge of finances is low, then the financial management can also be said to be low, and vice versa if the financial knowledge is high, it will help individuals in managing their finances.

UMKM actors must be able to manage their financial statements, in order to have a record of financial statements that are used to make decisions in their business. To make financial decisions effectively and efficiently, a business actor is required to have good knowledge about financial management. Financial literacy also affects a person's way of thinking about financial conditions and influences strategic decision making in terms of finances and better management for business owners. The low financial literacy of UMKM regarding financial service products makes only a few UMKM players know about these financial service institutions. In managing the finances of UMKM, there are other influencing factors, such as education level, income and financial attitudes. An education is basically a process of human resource development. With adequate formal education, UMKM actors will find it easier to understand and understand good financial management and can be wiser in making financial decisions in their business. According to (Putri, 2020) stating that the high level of education that everyone has will make a person better in terms of planning and managing finances with the knowledge he has.

LITERATURE REVIEW

Financial behavior is a concept in financial science related to a person's behavior in managing or using the money he has. According to (Lubis et al., 2013) behavioral finance is a theory based on psychological science that seeks to understand how emotions and cognitive deviations affect the behavior of investors. According to (Suryanto, 2017) financial behavior, it is a way that everyone does to treat, manage and use the financial resources they have. A person who has responsibility for his financial behavior will use money effectively by doing budgeting, saving money and controlling expenses, making investments and paying debts on time. Financial management aims to help its users in decision making because it is based on the results of financial information whose measurement uses a systematic process (Winerungan, 2013). Business owners can practice simple financial management by having cash records that come in and out. Through this record information, the profit obtained can be more structured and also business expenses can be more controlled (Layyinaturrobaniyah & Muizu, 2017). By managing finances, a business is expected to last for a long period of time.

Financial literacy is a concept related to how a person manages their finances. According to (Bhushan & Medury, 2013) in (Arianti, 2020) expressing financial literacy is the ability to make judgments of information and make effective decisions about the use and management of money. According to (Laily, 2013) stating that financial literacy is an ability that must be possessed by every individual to avoid problems in finances because everyone is often faced with a situation where they have to sacrifice one interest for another. According to (Atkinson & Messy, 2012) stated that financial literacy is defined as a combination of awareness, knowledge, skills, attitudes, and behaviors that are treated to make the right financial decisions so as to achieve the desired financial well-being of each individual. Having good financial literacy will help everyone, especially the community of UMKM actors in managing finances for the income received. With the increase in people's financial literacy, it is hoped that the community will make good financial decisions so



that family, personal and business financial planning becomes more optimal and planned. Financial literacy is related to something that needs to be measured, one of which is financial knowledge and financial attitude.

Financial knowledge is important to know the financial knowledge used for daily needs and long-term needs. Lack of financial knowledge makes a person less effective in making decisions. Knowledge of people's finances has begun to be developed. This development improves the ability that a person has, related to personal intelligence in being effective for the realization of community welfare related to globalization that cannot be avoided such as in terms of determining future decisions related to short-term or long-term decisions indirectly (Brigham & Joel F. Houston, 2018). The practice of financial education has also been carried out in everyday life such as how to manage finances and use income that aims for daily life (Besri, 2018). Research conducted by (Pratiwi & Sulistyowati, 2022) states that financial knowledge has a positive and significant effect on financial management.

Financial attitude is a person's situation, opinion or judgment on money, namely money as a source of strength and freedom, achievement, or source of evil that is applied or applied to attitudes. Research carried out by (Silvy & Yulianti, 2013), attitude is the depiction of the personality of the self both physically and mind towards certain circumstances or objects. Meanwhile, attitude is an attitude towards objects, individuals and events, both pleasant and unpleasant. Financial attitude is also defined as the application of financial principles to create and maintain value through decision making and proper management of resources. Individuals who have a financial attitude can determine how attitudes and behaviors regarding matters related to finances such as management, budgeting and decisions to be taken. In addition, individuals also have different attitudes in managing finances because individuals are in different financial conditions and financial targets from one another (Silvy & Yulianti, 2013).

METHOD

This type of research is associative research. Associative research is a formulation of a research problem that asks the relationship between two or more variables (Sugiyono, 2019). The data used in this study are primary data. Methods of collecting interview data and questionnaires provided to respondents directly. The sample used in this study was 30 respondents who were UMKM actors. The sampling method uses probability sampling. Probability sampling is a sampling technique that provides an equal opportunity for each element (member) of the population to be selected as a member of the sample (Sugiyono, 2019). The data analysis method uses classical assumption testing and hypothesis testing using multiple linear regression analysis.

RESULTS AND DISCUSSION

Test Classical Assumptions

1. Normality Test

Normality testing in this study using Kolmogriv-Smirnov through the application of SPSS Versi 25 can be seen in Table, as follows:

Table 1. Normality Test Results

| Variable | Asymp. Sig. (12-tailed) | Test Results |
|---------------------------|----------------------------|----------------------|
| MSME Financial Management | 0.200 | Normally Distributed |

Based on the normality test of a significant value of < 0.05 , the data is distributed normally. The results explain that Asymp sig (2-tailed) $0.200 > 0.05$ against the variables of UMKM Financial Management, it can be interpreted that the data in this study are distributed normally.

2. Multicholinerity Test

Multicholinerity testing in this study uses Variance Infation Factor (VIF) and tolerance that can identify the presence or absence of multicholinerity problems. If the VIF value < 0.05 or the tolerance value > 0.05 , then the regression model in this study was considered to have no symptoms of multicholinerity. The calculation of the multicholinerity test can be seen in the Table, as follows:



Table 2. Multicholnearity Test Results

| Variable | Tolerance | VIF | Test Results |
|--------------------------|-----------|-------|----------------------------|
| Financial Knowledge (FK) | 0.454 | 2.203 | No Multicholnearity occurs |
| Financial Attitude (FA) | 0.454 | 2.203 | No Multicholnearity occurs |

Based on the multicholnearity test, it is explained that the variabe in this study has a tolerance value of > 0.1 and a Variance Infation Factor (VIF) value of < 10 , the conclusion is that this research model does not have symptoms of multicholnearity.

3. Heteroskedasticity Test

Heteroskedasticity testing in this study can be seen in the Table, as follows:

Table 3. Heteroskedasticity Test Results

| Variable | Sig. | Test Results |
|--------------------------|-------|---------------------------|
| (Constant) | 0.013 | |
| Financial Knowledge (FK) | 0.003 | Heteroskedasticity Occurs |
| Financial Attitude (FA) | 0.017 | Heteroskedasticity Occurs |

Based on the heteroskedasticity test explaining that Financial Knowledge and Financial Attitude have a value of < 0.05 , it can be concluded that the results of the study occurred heteroskedasticity. The result can be explained by chart analysis, namely a scatterplot chart, the points formed must be spread randomly, scattered both above and below the number 0 on the Financial Management axis. If this condition is met, heteroskedasticity does not occur and a regression model is feasible. Testing heteroskedasticity using a scatterplot chart is shown in the figure, as follows:

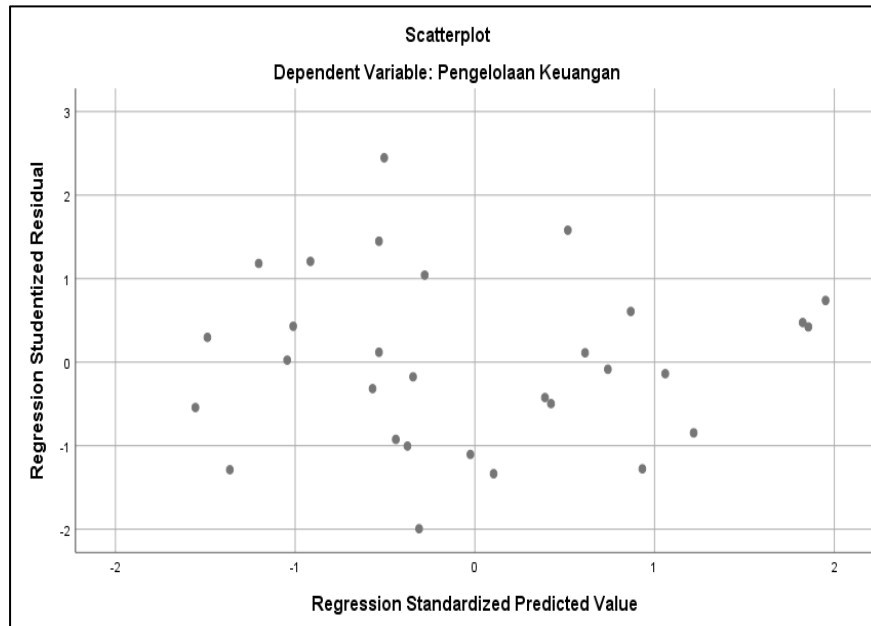


Figure 1. Scatterplot Chart

Based on the scatterplot chart, it can be seen that the dots are spread randomly and scattered both above and below the number 0 (zero) on the Financial Management axis. Therefore, it can be concluded that there are no symptoms of heteroskedasticity of the regression model used in this study.



Hypothesis Test

1. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the direction of the relationship between positive or negative independent variables and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The results of multiple linear regression tests can be seen in the Table, as follows:

Table 4. Multiple Linear Regression Test Results

| Variable | Unstandardized Coefficients B | t | Sig. |
|--------------------------|-------------------------------|-------|-------|
| (Constant) | 5.449 | 2.669 | 0.013 |
| Financial Knowledge (FK) | 0.445 | 3.319 | 0.003 |
| Financial Attitude (FA) | 0.336 | 2.537 | 0.017 |

Analysis of multiple linear regression expressed by linear equations, as follows:

$$PK = 5.449 + 0.445FK + 0.336FA + e$$

Based on the results of the interpretation, it is explained that the constant coefficient of 5,449 has a positive value, meaning that Financial Knowledge (FK) and Financial Attitude (FA) are 1, then financial management is 5.449. The Financial Knowledge (FK) coefficient of 0.445 has a positive direction that shows that when Financial Knowledge (FK) is built well by the UMKM community, UMKM financial management will increase. The Financial Attitude (FA) coefficient of 0.336 has a positive direction which shows that when the Financial Attitude (FA) in the UMKM actor community is very good, the financial management of UMKM will increase.

Hypothesis Test

1. Partial Influence Test

The partial influence test is used to test from each independent variable against the dependent variable. The results of the partial influence test can be seen in the coefficients table in the sig column. If the probability of significance value < 0.05 , then it can be said that there is a positive and significant influence of the independent variable on the dependent variable partially. While the probability of significance > 0.05 , it can be said that there is no positive and significant influence between independent variables on dependent variables. The test results can be seen in the Table, as follows:

Table 5. Partial Effect Test Results

| Variable | Beta | t | Sig. | Test Results |
|--------------------------|-------|-------|-------|--------------|
| (Constant) | | 2.669 | 0.013 | |
| Financial Knowledge (FK) | 0.511 | 3.319 | 0.003 | Accepted |
| Financial Attitude (FA) | 0.391 | 2.537 | 0.017 | Accepted |

Based on the partial influence test, the Financial Knowledge (FK) variable is known to have a t_{count} value of $3.319 > t_{table} 1.697$ and a significance of $0.003 < 0.05$, so the hypothesis is accepted. This means that partially the Financial Knowledge (FK) variable has a positive and significant influence on the Financial Management (PK) variable. The Financial Attitude (FA) variable is known to have a t_{count} value of $2.537 > t_{table} 1.697$ and a significance of $0.017 < 0.05$, so the hypothesis is accepted. This means that partially the Financial Attitude (FA) variable has a positive and significant influence on the Financial Management (PK) variable.

2. Simultaneous Influence Test

Simultaneous influence tests are used to test the influence of independent variables together on dependent variables. If the $F_{value\ counts} < F_{table}$, then the Hypothesis is rejected, while if the F_{counts} value $> F_{table}$, then the Hypothesis is accepted. The test results can be seen in the Table, as follows:



Table 6. Simultaneous Effect Test Results

| F_{count} | F_{table} | Sig. | Test Results |
|-------------|-------------|--------------------|--------------|
| 32.920 | 2.55 | 0.000 ^b | Accepted |

Based on the test of the simultaneous influence of independent variables, namely Financial Knowledge (FK) and Financial Attitude (FA) on Financial Management (PK), the results were obtained that the F_{count} value was $32.920 > F_{table}$ was 2.55 and the significance value was 0.000, then the hypothesis was accepted. This means that simultaneously the variables Financial Knowledge (FK) and Financial Attitude (FA) there is a positive and significant relationship to the Financial Management of UMKM in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency.

3. Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is a measurement of how far the independent variable model is capable of explaining the dependent variable. The value of the coefficient of determination is between zero (0) and one (1). The test results can be seen in the Table, as follows:

Table 7. Coefficient of Determination Test Results (R^2)

| Type | R | R Square | Adjusted R Square |
|------|--------------------|----------|-------------------|
| 1 | 0.842 ^a | 0.709 | 0.688 |

Based on the coefficient of determination test (R^2), the results show that the value of R Square (R^2) of 0.709, namely Financial Knowledge (FK) and Financial Attitude (FA) can explain the variables of UMKM Financial Management of 70.9%, while the remaining 29.1% can be explained or influenced by other variables that were not studied in this study.

Discussion

1. The Effect of Financial Knowledge (FK) on Financial Management (PK)

The results of this study explain that the Financial Knowledge (FK) variable has a positive and significant influence on Financial Management (PK). This is evidenced by a t_{count} value of $3.319 > t_{table}$ 1.697 and a significance of $0.003 < 0.05$, so Hypotesis is accepted. This proves that there is a positive and significant influence of Financial Knowledge (FK) variables on the Financial Management (PK) of the UMKM actors community in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency. The higher the Financial Knowledge of the UMKM actors, the better the Financial Management carried out by the community. This allows that the community of UMKM actors needs to increase the financial knowledge that exists in the community of UMKM actors so that financial management is more directed and structured. The results of this study are in accordance with the research conducted by (Pratiwi & Sulistyowati, 2022) stating that Financial Knowledge has a positive and significant influence on Financial Management.

2. The Effect of Financial Attitude (FA) on Financial Management (PK)

The results of this study explain that the Financial Attitude (FA) variable has a positive and significant influence on Financial Management (PK). This is evidenced by a t_{count} value of $2,537 > t_{table}$ 1,697 and a significance of $0.017 < 0.05$, so the hypothesis is accepted. This proves that there is a positive and significant influence of Financial Attitude (FA) variables on the Financial Management (PK) of the UMKM actors community in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency. The higher the Financial Attitude of the UMKM actors, the better the Financial Management carried out by the UMKM actors. This allows that the community of UMKM actors needs to have an awareness of the financial attitudes that exist in the community so that financial management is more directed and structured. So this result supports previous research researched by (Silvy & Yulianti, 2013) that Financial Attitude has a positive and significant effect on financial management.

3. Effect of Financial Knowledge (FK) and Financial Attitude (FA) on Financial Management (PK)

The results of this study explain that the variables Financial Knowledge (FK) and Financial Attitude (FA) have a positive and significant influence on Financial Management (PK). This is evidenced by a F_{count} value of $32,920 > F_{table}$ of 2.55 and a significance value of 0.000, hence the hypothesis is accepted. This proves that there is a positive and significant influence of Financial Knowledge (FK) and Financial Attitude



(FA) variables with a positive and significant influence on the Financial Management (PK) of the UMKM actors community in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency. The higher the use of Financial Knowledge and Financial Attitude of the UMKM actors, the better the Financial Management carried out by the community. So that these results support the research carried out by (Atkinson & Messy, 2012) stating that financial literacy is defined as a combination of awareness, knowledge, skills, attitudes and behaviors that are treated to make the right financial decisions so as to achieve the desired financial well-being of each individual.

CONCLUSION

The community of UMKM actors in Pari City Village, Pantai Cermin District, Serdang Bedagai Regency, needs to increase financial knowledge and financial attitude in managing finances so that business income increases optimally, by separating personal finances from business finances so that they can easily make decisions and evaluate the performance of UMKM, discipline in recording finances by recording business income and expenses every day so that it is easy to control very well and evaluate business activities so that business operations are carried out appropriately. Furthermore, the research is expected to be able to add other independent variables either from internal factors or external factors to better know the variables that can influence financial management such as financial inclusion variables, can expand the population and number of samples to be more relevant in knowing the financial management of UMKM actors, thoroughly and it is advisable to double-check each point of the questionnaire statement reflecting each variable to better match the one to be studied.

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